

CLAIMS

What is claimed is:

1. A computer-implemented method of compiling a customer information set that complies with regulatory criteria, the method comprising:
 - providing an overall question set having a plurality of questions;
 - determining from the overall question set a basic question set, the basic question set including at least one basic question;
 - associating an expected answer with at least one question of the basic question set;
 - providing criteria for modifying the basic question set based on receiving an answer that differs from the expected answer; and
 - conducting an optimized interactive customer survey with a customer using the overall question set, the basic question set, the expected answer and the criteria for modifying the basic question set.
2. A method according to claim 1, wherein the criteria for modifying are structured to minimize the number of questions that must be answered during the optimized interactive customer survey in order to comply with the regulatory criteria.
3. A method according to claim 1, wherein the action of conducting an optimized interactive customer survey includes:
 - displaying to a user the at least one question of the basic question set;
 - receiving from the user an answer to the at least one question of the basic question set;
 - determining whether the received answer differs from the expected answer associated with the at least one question of the basic question set;
 - responsive to a determination that the answer differs from the expected answer associated with the at least one question of the basic question set, establishing an updated

question set using the overall question set, the basic question set and the criteria for modifying the basic question set; and
displaying to the user at least one question from the updated question set.

4. A method according to claim 1, further comprising:

constructing a customer information set using answers received during the optimized interactive customer survey; and
storing the customer information set.

5. A method according to claim 1, wherein the basic question set includes a plurality of questions from the overall question set and wherein the action of conducting an optimized interactive customer survey includes:

displaying a first display question set consisting of a plurality of questions from the basic question set including at least one question having an associated expected answer;
receiving from the user an answer to the at least one question having an associated expected answer;
determining whether the received answer differs from the expected answer associated with the at least one question having an associated expected answer; and
responsive to a determination that the answer differs from the expected answer,
establishing an updated question set using the overall question set, the basic question set and the criteria for modifying the basic question set and
displaying a second display question set consisting of a plurality of questions from the updated question set.

6. A method according to claim 1 further comprising:

associating an anticipated answer set with at least one of the plurality of questions, the anticipated answer set comprising at least one anticipated answer; and
responsive to receiving during the optimized interactive customer survey an answer to the at least one of the plurality of questions that matches one of the at least one anticipated

answer, determining a risk contribution factor to be associated with the received answer.

7. A method according to claim 6 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the at least one anticipated answer.
8. A method according to claim 7 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the at least one anticipated answer.
9. A method according to claim 8 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a received answer.
10. A method according to claim 1 further comprising:
 - associating an anticipated answer set with at least one of the plurality of questions, the anticipated answer set comprising at least one anticipated answer; and
 - responsive to receiving during the optimized interactive customer survey an answer to the at least one of the plurality of questions that matches one of the at least one anticipated answer, determining an aggregate risk value.
11. A method according to claim 10 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the at least one anticipated answer.
12. A method according to claim 11 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the at least one anticipated answer.
13. A method according to claim 12 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a received answer.

14. A method according to claim 1, wherein the action of conducting an optimized interactive customer survey is carried out as part of a front-end customer identification procedure.
15. A method according to claim 1 further comprising:
 - determining for at least one basic set question whether an answer to the at least one basic set question may be determined from non-customer-supplied information; and
 - responsive to a determination that an answer to the at least one basic set question may be determined from non-customer-supplied information, removing the at least one basic set question from the basic question set.
16. A computer-implemented method of compiling a customer information set that complies with regulatory criteria, the method comprising:
 - displaying to a user at least one question having an associated expected answer, the at least one question having been selected from an overall question set comprising all possible questions for which answers may be required in order to comply with the regulatory criteria;
 - receiving an answer to a selected one of the at least one question, the answer being reflective of information relating to a customer;
 - determining whether the answer differs from the expected answer associated with the selected question;
 - responsive to a determination that the answer differs from the expected answer associated with the selected question, establishing an optimum question set of at least one question from the overall question set, the optimum question set having a minimum number of questions required for compliance with the regulatory criteria based on the answer to the selected question; and
 - displaying to the user at least one question from the optimum question set.

17. A method according to claim 16 further comprising:
 - receiving an answer to a selected one of the at least one question from the optimum question set;
 - determining whether the selected one of the at least one question from the optimum question set has an associated expected answer;
 - responsive to a determination that the selected one of the at least one question from the optimum question set has an expected answer, determining if the answer to the selected one of the at least one question from the optimum question set differs from the expected answer for the selected one of the at least one question from the optimum question; and
 - responsive to a determination that the answer to a selected one of the at least one question from the optimum question set differs from the expected answer for the selected one of the at least one question from the optimum question, revising the optimum question set so that the optimum question set has a minimum number of questions required for compliance with the regulatory criteria given the answer to the selected one of the at least one question from the optimum question set.
18. A method according to claim 17 wherein the actions of claim 17 are repeated until an answer has been received for each question in the optimum question set.
19. A method according to claim 16 further comprising:
 - displaying to a user at least one question from the overall question set having an associated first anticipated answer;
 - receiving an answer to the at least one question from the overall question set having an associated first anticipated answer, the received answer being reflective of information relating to the customer;
 - determining whether the received answer to the at least one question from the overall question set differs from the first anticipated answer; and

responsive to a determination that the received answer differs from the first anticipated answer, determining a risk contribution factor to be associated with the received answer.

20. A method according to claim 19 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the first anticipated answer.

21. A method according to claim 19 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the first anticipated answer.

22. A method according to claim 21 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a previously received answer.

23. A method according to claim 16 further comprising:

displaying to a user at least one question from the overall question set having an associated anticipated answer;

receiving an answer to the at least one question from the overall question set having an associated anticipated answer, the answer being reflective of information relating to the customer;

determining whether the answer to the at least one question from the overall question set differs from the expected answer associated with the at least one question from the overall question set; and

responsive to a determination that the received answer differs from the expected answer associated with the at least one question from the overall question set, determining an aggregate risk value for the customer.

24. A method according to claim 23 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the first anticipated answer.

25. A method according to claim 23 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the first anticipated answer.
26. A method according to claim 25 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a previously received answer.
27. A method according to claim 16, wherein the actions of
displaying to a user at least one question having an associated expected answer,
receiving an answer to a selected one of the at least one question,
determining whether the answer differs from the expected answer,
responsive to a determination that the answer differs from the expected answer, establishing
an optimum question set, and
displaying to the user at least one question from the optimum question set
are carried out as part of a front-end customer identification procedure.
28. A method according to claim 16 further comprising:
determining for at least one optimum set question whether an answer to the at least one
optimum set question may be determined from non-customer-supplied information;
and
responsive to a determination that an answer to the at least one optimum set question may be
determined from non-customer-supplied information, removing the at least one
optimum set question from the optimum question set.
29. A computer-implemented method of compiling a customer information set that complies
with regulatory criteria, the method comprising:
displaying to a user at least one question having an associated expected answer, the at least
one question having been selected from an optimum subset of an overall question
pool comprising all possible questions for which answers may be required in order to

comply with the regulatory criteria, the optimum subset including only an optimized set of questions, the answers to which would be sufficient to meet the regulatory criteria if no unexpected answers are received;
receiving an answer to a selected one of the at least one question, the answer providing information relating to a customer;
adding the information to a customer information set for the customer;
comparing the answer to the expected answer associated with the selected question to determine if the answer is an unexpected answer;
responsive to a determination that the answer is an unexpected answer, revising the optimum subset to include only a re-optimized set of questions, the answers to which would be sufficient to meet the regulatory criteria if no further unexpected answers are received; and
displaying to the user at least one question from the revised optimum subset.

30. A method according to claim 29 further comprising:

receiving an answer to a selected one of the at least one question from the optimum subset;
determining whether the selected one of the at least one question from the optimum subset has an associated expected answer;
responsive to a determination that the selected one of the at least one question from the optimum subset has an expected answer, comparing the answer for the selected one of the at least one question from the optimum subset to the expected answer associated with the selected one of the at least one question from the optimum subset to determine if the answer is an unexpected answer; and
responsive to a determination that the answer to the selected one of the at least one question from the optimum subset is an unexpected answer, revising the optimum subset to include only another re-optimized set of questions, the answers to which would be sufficient to meet the regulatory criteria if no further unexpected answers are received.

31. A method according to claim 30 wherein the actions of claim 2 are repeated until an answer has been received for each question in the optimum question set.

32. A method according to claim 29 further comprising:

displaying to a user at least one question from the overall question set having an associated first anticipated answer;

receiving an answer to the at least one question from the overall question set having an associated first anticipated answer, the received answer being reflective of information relating to the customer;

determining whether the received answer to the at least one question from the overall question set differs from the first anticipated answer; and

responsive to a determination that the received answer differs from the first anticipated answer, determining a risk contribution factor to be associated with the received answer.

33. A method according to claim 32 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the first anticipated answer.

34. A method according to claim 32 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the first anticipated answer.

35. A method according to claim 34 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a previously received answer.

36. A method according to claim 29 further comprising:

displaying to a user at least one question from the overall question set having an associated anticipated answer;

- receiving an answer to the at least one question from the overall question set having an associated anticipated answer, the answer being reflective of information relating to the customer;
- determining whether the answer to the at least one question from the overall question set differs from the expected answer associated with the at least one question from the overall question set; and
- responsive to a determination that the received answer differs from the expected answer associated with the at least one question from the overall question set, determining an aggregate risk value for the customer.
37. A method according to claim 36 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the first anticipated answer.
38. A method according to claim 36 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the first anticipated answer.
39. A method according to claim 38 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a previously received answer.
40. An automated system for compiling a customer information set that complies with regulatory criteria, the system comprising:
- a user interface for displaying questions to a user and receiving answers reflective of information relating to a customer;
 - a question optimization module adapted for structuring an optimized question set having at least one question that is selectively displayable to the user, the optimized question set being structurable based at least in part on answers received from the user interface and on predetermined expected answers associated with the questions associated with the received answers; and

a data storage module for storing an overall question set comprising all possible questions for which answers may be required in order to comply with the regulatory criteria, the optimized question set, received answers, expected answers.

41. An automated system according to claim 40 wherein the question optimization module is adapted for

selecting at least one question having an associated expected answer from the overall question set;

receiving an answer to a selected one of the at least one question, the answer being reflective of information relating to a customer;

determining whether the answer differs from the expected answer associated with the selected question; and

responsive to a determination that the answer differs from the expected answer associated with the selected question, establishing an optimum question set of at least one question from the overall question set, the optimum question set having a minimum number of questions required for compliance with the regulatory criteria based on the answer to the selected question.

42. An automated system according to claim 40 further comprising:

a risk determination module adapted for

receiving an answer to at least one question having an associated first anticipated answer, the received answer being reflective of information relating to the customer;

determining whether the received answer to the at least one question from the overall question set differs from the first anticipated answer; and

responsive to a determination that the received answer differs from the first anticipated answer, determining a risk contribution factor to be associated with the received answer.

43. An automated system according to claim 42 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the first anticipated answer.
44. An automated system according to claim 42 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the first anticipated answer.
45. An automated system according to claim 44 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a previously received answer.
46. An automated system according to claim 40 further comprising:
a risk determination module adapted for
 receiving an answer to at least one question having an associated first anticipated answer, the received answer being reflective of information relating to the customer;
 determining whether the received answer to the at least one question from the overall question set differs from the first anticipated answer; and
 responsive to a determination that the received answer differs from the first anticipated answer, determining an aggregate risk for the customer.
47. An automated system according to claim 46 wherein the risk contribution factor is determined from a predetermined risk contribution factor value associated with the first anticipated answer.
48. An automated system according to claim 46 wherein the risk contribution factor is determined based on a risk factor calculation that uses a first predetermined risk factor value, the first predetermined risk factor value being associated with the first anticipated answer.

49. An automated system according to claim 48 wherein the risk factor calculation also uses a second predetermined risk factor value, the second predetermined risk factor value being associated with a second anticipated answer that has been matched by a previously received answer.

50. A computer readable medium for compiling a customer information set that complies with regulatory criteria, the computer readable medium being encoded with computer program code for carrying out the following actions in a data processing system:

- displaying at least one question having an associated expected answer, the at least one question having been selected from an overall question set comprising all possible questions for which answers may be required in order to comply with the regulatory criteria;

- receiving an answer to a selected one of the at least one question, the answer being reflective of information relating to a customer;

- determining whether the answer differs from the expected answer associated with the selected question;

- responsive to a determination that the answer differs from the expected answer associated with the selected question, establishing an optimum question set of at least one question from the overall question set, the optimum question set having a minimum number of questions required for compliance with the regulatory criteria based on the answer to the selected question; and

- displaying to the user at least one question from the optimum question set.

51. A computer readable medium according to claim 50 being further encoded with computer program code for carrying out the following actions in the data processing system:

- receiving an answer to a selected one of the at least one question from the optimum question set;

- determining whether the selected one of the at least one question from the optimum question set has an associated expected answer;

responsive to a determination that the selected one of the at least one question from the optimum question set has an expected answer, determining if the answer to the selected one of the at least one question from the optimum question set differs from the expected answer for the selected one of the at least one question from the optimum question; and

responsive to a determination that the answer to a selected one of the at least one question from the optimum question set differs from the expected answer for the selected one of the at least one question from the optimum question, revising the optimum question set so that the optimum question set has a minimum number of questions required for compliance with the regulatory criteria given the answer to the selected one of the at least one question from the optimum question set.

52. A computer readable medium according to claim 50 being further encoded with computer program code for carrying out the following actions in the data processing system:

displaying to a user at least one question from the overall question set having an associated first anticipated answer;

receiving an answer to the at least one question from the overall question set having an associated first anticipated answer, the received answer being reflective of information relating to the customer;

determining whether the received answer to the at least one question from the overall question set differs from the first anticipated answer; and

responsive to a determination that the received answer differs from the first anticipated answer, determining a risk contribution factor to be associated with the received answer.

53. A computer readable medium according to claim 50 being further encoded with computer program code for carrying out the following actions in the data processing system:

displaying to a user at least one question from the overall question set having an associated anticipated answer;

receiving an answer to the at least one question from the overall question set having an associated anticipated answer, the answer being reflective of information relating to the customer;

determining whether the answer to the at least one question from the overall question set differs from the expected answer associated with the at least one question from the overall question set; and

responsive to a determination that the received answer differs from the expected answer associated with the at least one question from the overall question set, determining an aggregate risk value for the customer.